Claim 8 (currently amended) A unitary disposable incontinence device preassembled and ready for use by a user, comprising a pad having an a back border adapted to fit substantially around the waist of a user of the device, the pad further having integral front and back portions sections, respectively, depending from the back border and adapted to be disposed between the thighs of the user to substantially cover the user's groin and rectal areas, respectively, such that the user's respective hips are substantially uncovered by the pad, and a belt integral with the back border of the pad and initially disposed at the user's back, the belt being disposed exteriorly of the front and back sections of the pad on the outside thereof, such that the belt does not directly contact and chafe a major portion of the skin of the user thereby substantially preventing any irritation, and the belt including two separate semi-belt portions semi-belts including a right semi-belt and a left semi-belt, respectively, each of the separate semi-belt portions semi-belts being folded upon itself in a first position; the pieces semi-belts being nested with respect to each other for packaging, shipping and storage purposes and which, when unfolded in a second position by the user, extend forwardly of the user and around and over the respective right and left hips of the user, the separate semi-belt portions having respective end portions, and fastening means between the respective end portions of the separate semi-belt portions semi-belts and the front portion section of the pad for removably fastening the device to the user; the fastening means including respective spaced-apart adhesive patches carried exteriorly by the front section of the pad, wherein the right semi-belt is fastened against one of the adhesive patches, and wherein the left semi-belt is fastened against the other adhesive patch, the left semi-belt having an adhesive member formed on an exterior side of a free end thereof, the adhesive member being attached on an external side of the right semi-belt.